

Information to identify the case:			
Debtor 1	Richard E. Lawrence Jr.		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	20-10080-TPA		
	Social Security number or ITIN	xxx-xx-4950	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 1/31/20	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Richard E. Lawrence Jr.	
2. All other names used in the last 8 years		
3. Address	10143 Williamson Road Meadville, PA 16335	
4. Debtor's attorney Name and address	Kenneth M. Steinberg Steidl & Steinberg Suite 2830 Gulf Tower. 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: julie.steidl@steidl-steinberg.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m. Contact phone 814-464-9740 Date: 3/10/20

For more information, see page 2

Debtor **Richard E. Lawrence Jr.**

Case number **20-10080-TPA**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 21, 2020 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 6/22/20 Filing deadline: 4/10/20 Filing deadline: 7/29/20 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 4/21/20 at 10:00 AM , Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Richard E. Lawrence, Jr.
 Debtor

Case No. 20-10080-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: agro
 Form ID: 309I

Page 1 of 3
 Total Noticed: 71

Date Rcvd: Mar 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2020.

db +Richard E. Lawrence, Jr., 10143 Williamson Road, Meadville, PA 16335-5159
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 cr +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
 15193220 Behalf, PO Box 781468, Philadelphia, PA 19178-1468
 15193244 +CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: Continental Finance Company, Attn: Bankruptcy, Po Box 8099,
 Newark, DE 19714)
 15193234 +Citgo Credit Card, 9510 W. 67th St., Shawnee, KS 66203-3614
 15193236 +Citi/L.L. Bean, Attn: Bankruptcy, Po Box 6742, Sioux Falls, SD 57117-6742
 15193235 +Citi/L.L. Bean, Po Box 6497, Sioux Falls, SD 57117-6497
 15193239 +Citibank/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
 15193240 +Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034,
 St Louis, MO 63179-0034
 15193241 +Citizens Bank, 480 Jefferson Blvd, Warwick, RI 02886-1359
 15193242 +Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02915-3035
 15193248 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
 Mason, OH 45040-8999
 15193247 +Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
 15193252 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
 15193249 +FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610
 15193256 +Home Depot, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
 15193262 Meadville Medical Center, PO Box 219714, Kansas City, MO 64121-9714
 15193263 +Mercury Card, 1415 Warm Springs Rd, Columbus, GA 31904-8366
 15193264 +NCR-eRecovery, 506 Manchester Expressway, Suite A12, Columbus, GA 31904-6482
 15193268 +PNC Bank, Po Box 3180, Pittsburgh, PA 15230-3180
 15193270 +PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982
 15193273 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 15193272 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
 15193274 +Snap On Crdt, 950 Technology Way, Libertyville, IL 60048-5339
 15193275 +Snap On Crdt, 950 Technology Way, Suite 301, Libertyville, IL 60048-5339
 15193276 +Staples Business, PO Box 78004, Phoenix, AZ 85062-8004
 15193287 +The Bureaus Inc, 650 Dundee Road, Northbrook, IL 60062-2747
 15193288 +The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: julie.steidl@steidl-steinberg.com Mar 11 2020 02:43:36 Kenneth M. Steinberg,
 Steidl & Steinberg, Suite 2830 Gulf Tower., 707 Grant Street, Pittsburgh, PA 15219
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 11 2020 02:44:00 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Mar 11 2020 02:44:02
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +EDI: PRA.COM Mar 11 2020 06:38:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15193217 +EDI: GMACFS.COM Mar 11 2020 06:38:00 Ally Financial, Attn: Bankruptcy, Po Box 380901,
 Bloomington, MN 55438-0901
 15193215 +EDI: GMACFS.COM Mar 11 2020 06:38:00 Ally Financial, P.O. Box 380901,
 Bloomington, MN 55438-0901
 15193221 +EDI: RMSC.COM Mar 11 2020 06:38:00 BP Credit Card, C-O PO Box 965024,
 Orlando, FL 32896-0001
 15193222 +EDI: CAPITALONE.COM Mar 11 2020 06:38:00 Capital One, Po Box 30281,
 Salt Lake City, UT 84130-0281
 15193226 +EDI: CAPITALONE.COM Mar 11 2020 06:38:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 15197280 EDI: CAPITALONE.COM Mar 11 2020 06:38:00 Capital One Bank (USA), N.A.,
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
 15207830 EDI: BL-BECKET.COM Mar 11 2020 06:38:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 15193238 +EDI: CITICORP.COM Mar 11 2020 06:38:00 Citibank, Citicorp Credit Svcs/Centralized Bk dept,
 Po Box 790034, St Louis, MO 63179-0034
 15193237 +EDI: CITICORP.COM Mar 11 2020 06:38:00 Citibank, Po Box 6217,
 Sioux Falls, SD 57117-6217
 15193245 +E-mail/Text: rkiser@co.crawford.pa.us Mar 11 2020 02:44:08 Crawford County Tax Claim Bureau,
 903 Diamond Square, Meadville, PA 16335-2694
 15193246 +EDI: WFNNB.COM Mar 11 2020 06:38:00 Dental first, PO Box 182120,
 Columbus, OH 43218-2120
 15193255 EDI: WFNNB.COM Mar 11 2020 06:38:00 Giant Eagle, PO Box 182789, Columbus, OH 43218-2789
 15193219 EDI: JPMORGANCHASE Mar 11 2020 06:38:00 Amazon Visa, PO Box 15369, Wilmington, DE 19850
 15193231 EDI: JPMORGANCHASE Mar 11 2020 06:38:00 Chase Card Services, Attn: Bankruptcy,
 Po Box 15298, Wilmington, DE 19850

District/off: 0315-1

User: agro
Form ID: 309I

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Total Noticed: 71

Date Rcvd: Mar 10, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15193228 EDI: JPMORGANCHASE Mar 11 2020 06:38:00 Chase Card Services, Po Box 15369, Wilmington, DE 19850
15193257 +E-mail/Text: kabbagebankruptcy@brantonlawfirm.com Mar 11 2020 02:44:21 Kabbage, PO Box 77081, Atlanta, GA 30357-1081
15193258 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Mar 11 2020 02:44:09 KeyBank, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15193259 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Mar 11 2020 02:44:10 KeyBank, 4910 Tiedeman Road, Oh-01-51-0622, Brooklyn, OH 44144-2338
15193260 +E-mail/Text: bncnotices@becket-lee.com Mar 11 2020 02:43:47 Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15193261 +E-mail/Text: bncnotices@becket-lee.com Mar 11 2020 02:43:47 Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15207709 E-mail/PDF: resurgentbknofications@resurgent.com Mar 11 2020 02:47:24 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15193266 +E-mail/Text: bnc@nordstrom.com Mar 11 2020 02:43:48 Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
15193265 +E-mail/Text: bnc@nordstrom.com Mar 11 2020 02:43:48 Nordstrom FSB, 13531 E. Caley Ave, Englewood, CO 80111-6505
15206151 EDI: PRA.COM Mar 11 2020 06:38:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15193267 +EDI: RMSC.COM Mar 11 2020 06:38:00 Paypal Working Capital, PO Box 5018, Lutherville Timonium, MD 21094-5018
15193279 +EDI: RMSC.COM Mar 11 2020 06:38:00 Synch/PPC, Po Box 965005, Orlando, FL 32896-5005
15193280 +EDI: RMSC.COM Mar 11 2020 06:38:00 Synch/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15193277 +EDI: RMSC.COM Mar 11 2020 06:38:00 Synch/ebay, Po Box 965013, Orlando, FL 32896-5013
15193278 +EDI: RMSC.COM Mar 11 2020 06:38:00 Synch/ebay, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15193670 +EDI: RMSC.COM Mar 11 2020 06:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15193282 +EDI: RMSC.COM Mar 11 2020 06:38:00 Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15193281 +EDI: RMSC.COM Mar 11 2020 06:38:00 Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15193284 +EDI: RMSC.COM Mar 11 2020 06:38:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15193283 +EDI: RMSC.COM Mar 11 2020 06:38:00 Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15193286 +EDI: WTRRN BANK.COM Mar 11 2020 06:38:00 Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15193285 +EDI: WTRRN BANK.COM Mar 11 2020 06:38:00 Target, Po Box 673, Minneapolis, MN 55440-0673
15193289 EDI: WFNBN.COM Mar 11 2020 06:38:00 Wayfair, c/o Comenity Bank, PO Box 182789, Columbus, OH 43218-2789

TOTAL: 41

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC Mortgage, a Division of PNC Bank, National Ass
15193218* +Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15193216* +Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
15193243* ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
(address filed with court: Continental Finance Company, Pob 8099, Newark, DE 19714)
15193224* Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15193225* Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15193223* +Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15193227* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15193253* +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15193254* +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15193250* +FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610
15193251* +FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610
15193232* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774
(address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850)
15193233* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774
(address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850)
15193229* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774
(address filed with court: Chase Card Services, Po Box 15369, Wilmington, DE 19850)
15193230* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774
(address filed with court: Chase Card Services, Po Box 15369, Wilmington, DE 19850)
15193271* +PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982
15193269* +PNC Bank, Po Box 3180, Pittsburgh, PA 15230-3180

TOTALS: 1, * 17, ## 0

District/off: 0315-1

User: agro
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Total Noticed: 71

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC Mortgage, a Division of PNC Bank, National Association bkgroup@kmlawgroup.com
Kenneth M. Steinberg on behalf of Debtor Richard E. Lawrence, Jr.
julie.steidl@steidl-steinberg.com,
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4